

EXPRESS MAIL LABEL NO.: EL295373005US
DATE OF DEPOSIT: APRIL 29, 1999



Submitted herewith for filing is the Patent Application of:

Inventors: EDWIN PETER DAWSON PEDNAULT

A METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Enclosed are:

- ☒ 5 Sheets of Formal Drawings.
- ☒ An assignment of the invention to International Business Machines Corporation, Armonk, New York 10504.
- ☐ A certified copy of a _____ application.
- ☒ Declaration and Power of Attorney is attached to the application.
- ☐ Associate Power of Attorney.
- ☐ Information Disclosure Statement with form PTO-1449 with references attached.

The filing fee has been calculated as shown below:

(Col. 1)		(Col. 2)	OTHER THAN A SMALL ENTITY	
FOR:	NO. FILED	NO. EXTRA	RATE	FEE
BASIC FEE				\$ 760.00
TOTAL CLAIMS	4 - 20 =	0	X \$ 18 =	\$.00
INDEP CLAIMS	4 - 3 =	1	X \$ 78 =	\$ 78.00
MULTIPLE DEPENDENT CLAIM PRESENTED			+ \$ 260 =	\$ 0.00
			TOTAL	\$ 838.00

If the difference in Col. 1 is less than zero, enter "0" in Col. 2.

- ☒ Please charge my Deposit Account No. 09-0468 in the amount of \$838.00.
- ☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 09-0468. A duplicate copy of this sheet is enclosed.
- ☒ Any additional filing fees required under 37 CFR 1.16.
- ☒ Any patent application processing fees under 35 CFR 1.17.

Respectfully submitted,

By Stephen C. Kaufman
Attorney: Stephen C. Kaufman
Registration No.: 29,551
Tel. (914) 945-3197

IBM CORPORATION
INTELLECTUAL PROPERTY LAW DEPT.
P.O. BOX 218
YORKTOWN HEIGHTS, NEW YORK 10598



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: E. Pednault

Docket No.: YO999-214

Serial No.:

Group No.:

Filed: Herewith

Examiner:

For: A METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Assistant Commissioner of Patents and Trademarks
Washington, D.C. 20231

EXPRESS MAIL CERTIFICATE

Express Mail Label Number EL295373005US

Date of Deposit April 29, 1999

I hereby certify that the attached paper or fee

Patent Application Transmittal Letter (original and one copy)

Patent Application

Declaration and Power of Attorney

Formal Drawings (5 Sheets)

Recordation Form Cover Sheet

Assignment to IBM

Return Postcard

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Jennifer A. Smith

(Name)

Signature

Note: Each paper must have its own certificate and the "Express Mail" label number as a part thereof or attached thereto. When, as here, the certification is presented on a separate sheet, that sheet must (1) be signed and (2) fully identify and be securely attached to the paper or fee it accompanies. Identification should include the serial number and filing date of the application as well as the type of paper being filed, e.g. complete application, specification and drawings, responses to rejection or refusal, notice of appeal, etc. If the serial number of the application is not known, the identification should include at least the name of the inventor(s) and the title of the invention.

Note: The label number need not be placed on each page. It should, however, be placed on the first page of each separate document, such as, a new application, amendment, assignment, and transmittal letter for a fee, along with the certificate of mailing by "Express Mail". Although the label number may be on checks, such a practice is not required. In order not to deface formal drawings it is suggested that the label number be placed on the back of each formal drawing or the drawings be accompanied by a set of informal drawings on which the label number is placed.